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Reliance Commercial Vehicles (Miscellaneous & Special Type) Package Policy- Schedule

Policy Number: 607321823430001630	Proposal/Covernote No: R26121887030
Insured Name : MR. BALCHAND SHRIRAM BONDARE	Period of Insurance: From 18:50 Hrs on 26-Dec-2018 to 23:59 Hrs of 25-Dec-2019
Communication Address & Place of Supply : AT POST KHAPA,TAH TUMSAR DIST BHANDARA, BHANDARA, MAHARASHTRA, INDIA,441912	Policy Issuing Branch : RELIANCE GENERAL INSURANCE CO LTD RELIANCE CENTRE, SOUTH WING, 4TH FLOOR, OFF. WESTERN EXPRESS HIGHWAY, SANTACRUZ (EAST), MUMBAI- 400055 MAHARASHTRA
Mobile No : 9511825713	Tax Invoice No. & Date : R26121887030 & 26/12/2018
Email-ID : 95jayeshpri@gmail.com	GSTIN/UID of the Insured :

Insured Vehicle Details

Registration No.	MH36L4165	Mfg. Month & Year	JAN-2014
Make / Model & Variant	Swaraj Tractor / 843 & Xm	CC / HP	45
Engine No./Chassis No.	3RS09647 / WRTF76619110052	GVW	1830
Type of Body / LCC(excluding driver)	NA / 2	Manufacturer fully build in	Yes
RTO Location	MAHARASHTRA - Bhandara	Total Premium ₹	10165.00
Vehicle subtype	AGRICULTURAL TRACTORS	IDV ₹	300000.00
Hypothecation/Lease	NA		

Insured Declared Value (IDV)

Chassis IDV ₹	0.00	Non Electrical Accessories ₹	0.00
Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	300000.00	Trailer ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	300000.00

Premium Summary

Own Damage - Section I	Amount (₹)	Liability - Section II	Amount (₹)
Basic OD	2499.00	Basic Liability (TPPD 1)	6115.00
Total Basic Own Damage Premium	2499.00	Total Basic Liability Premium	6115.00
TOTAL OWN DAMAGE PREMIUM	2499.00	PA Benefits - Section III	
		TOTAL LIABILITY PREMIUM	6115.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	8614.00
		CGST (@9.00 %)	775.00
		SGST (@9.00 %)	775.00
TOTAL PREMIUM PAYABLE (₹)			10165.00

GSTIN :27AABCR6747B1ZG, HSN :9971,
Description of services : Motor vehicle insurance services

Subject to I.M.T.Endt.Nos. & Memorandum printed/herein/attached hereto. IMT 47,21

398448780010

Nilesh Shivlal Lilhare

NA

8888486384

VLE ID

VLE Name

UIN

VLE Contact Number

Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/218/2018/483/16 dated 06th Nov 2018**Not Applicable for the State of J&K

11CSC001 / Csc Egovernance

Intermediary Code/Name

Intermediary Contact No.

Intermediary E-mail ID

- Special Conditions** : This Tractor is rated as an agricultural tractor based on information of exclusive use for agricultural purpose provided to the Agent/ Sales Manager. Should this be incorrect or any change in usage subsequent to policy issuance, insured is required to inform company within 7 days with difference premium payment. If no such premium is received, Company shall not be liable under the policy for Non Agricultural Use of the Vehicle.
- Policy has been issued with reference to vehicle inspection report, reference lead no. 18507846 & special conditions. The inspection report remarks can be viewed on company's website by the lead no.
- Limits of liability** : PA cover for owner driver under section III CSI ₹ 0.0 /-
(a) Under Section II (1)(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988.(b) Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody of control of the insured up to the limits specified- (TPPD 1 Sum Insured - ₹ 7,50,000/-, TPPD 2 Sum Insured - ₹ 6,000/-).
- Limitations as to use** : The policy covers the use only under a permit within the meaning of Motor Vehicle Act, 1988 or such a carriage falling under sub-section (3) of Sec 66 of the Motor Vehicle Act, 1988. The Policy covers use for any purpose other than: (a) Organized racing (b) Pace making (c) Speed testing (d) Reliability trials.
- Persons/Classes of persons entitled to drive** : **When the vehicle is used for transport of goods**
Any person including insured:
Provided that a person driving holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided that the person holding a valid learner's license may drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
- Deductible under Section-I** : (i) Compulsory deductible ₹ 2000.0/- (ii) Additional compulsory deductible ₹ 0 /- (iii) Voluntary deductible ₹ 0.0/-

Compulsory PA cover for owner driver :

Insured is not eligible for the Compulsory PA cover for owner driver in this policy as the same has not been opted for the reasons allowed as per motor tariff and relevant circulars/notifications issued by the regulator in this regard.

In case you have missed it, please opt for the compulsory PA cover by payment of an additional premium of Rs. 750/-. Liability of insurance company shall

"It is hereby declared and agreed that all pre-existing damages to the vehicle having occurred prior to the commencement of cover are excluded from the scope of the policy"

The NCB provided is on Basic OD Premium excluding Add-on wherever applicable. The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

I/We hereby certify that the Policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of M.V. Act, 1988.

Note: In the event of dishonor of cheque, this policy document automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

Safeguard your transaction by paying your premium via crossed cheque/DD in favour of Reliance General Insurance Co. Ltd.

The policy has been issued based on the information provided by you and the policy is not valid if any of the information provided is incorrect. Subject otherwise to the terms, conditions and exclusions of the Reliance Miscellaneous and Special Types of Vehicles Package Policy Certificate Cum Policy Schedule. In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Proposal/Covernote No. as mentioned in the policy.

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules

Updating Registration Number of vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your Agent/Our Call centre/Policy issuing Branch (Applicable for policies booked without Registration No of vehicles).

IMPORTANT NOTICE : The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'. For legal interpretation, English version will hold good.

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

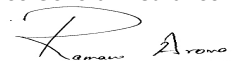
Grievance Clause :-

In the unfortunate event of a claim, please **call quoting your Policy No. on 1800 3009 (toll free) and register your claim immediately within 7days from the date of loss.**

Note: Kindly acknowledge the receipt of this policy. In case you find any variations against your proposal or any discrepancy in the policy, kindly contact us immediately.

In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal.

For Reliance General Insurance Co. Ltd.


Anil Dhirubhai Ambani
Authorised Signatory

Risk Assumption Letter

Dear Mr. **BALCHAND SHRIRAM BONDARE**

Thank you for choosing Reliance General Insurance.

Please find enclosed policy no.: 607321823430001630 which has been issued based on the details declared by the applicant.

Insured Vehicle Details			
Registration No.	MH36L4165	Mfg. Month & Year	JAN-2014
Make / Model & Variant	Swaraj Tractor / 843 & Xm	CC / HP	45
Engine No./Chassis No.	3RS09647 / WRTF76619110052	GVW	1830
Type of Body / LCC(excluding driver)	NA / 2	Manufacturer fully build in	Yes
RTO Location	MAHARASHTRA - Bhandara	Total Premium ₹	10165.00
Vehicle subtype	AGRICULTURAL TRACTORS	IDV ₹	300000.00

Insured's Declared Value (IDV)			
Chassis IDV ₹	0.00	Non Electrical Accessories ₹	0.00
Body IDV ₹	0.00	CNG / LPG Kit ₹	0.00
Vehicle IDV ₹	300000.00	Trailer / Side Car ₹	0.00
Electrical / Electronic Accessories ₹	0.00	Total IDV ₹	300000.00

YOU HAVE OPTED FOR THE FOLLOWING COVERS

Standard Cover

Vehicle Own Damage + Third Party Coverage

- ☐ Electrical/electronic accessories
- ☐ Non-electrical accessories
- ☐ Bi-fuel kits comprising LPG/CNG systems

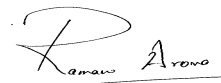
Add-on Covers

☐ Additional towing Charges

Provides cover for towing charges over and above the standard policy guideline as per the cover opted by customer (Sum Insured - ₹ 0.0/-).

Please take a moment to carefully check your policy details mentioned above and in the policy schedule. Kindly confirm that the same are in order. In case of discrepancies, please let us know immediately. You can write to us at rgicl.services@relianceada.com or call us on **1800 3009 (toll free)** for necessary changes/rectification. In the absence of any communication from you within a period of 15 days of receipt of this letter, we will consider that the issued policy is in order and as per your proposal. Non disclosure and/or misrepresentation of claims in the previous policy period can lead to cancellation of your policy or rejection of your claims.

For Reliance General Insurance Co. Ltd.



Authorised Signatory

Know your Policy

Remember to carefully go through the Risk Assumption Letter and confirm your personal as well as your vehicle

In case of any discrepancy in the policy details, kindly revert within 15 days from the policy start date on 1800 3009 (toll free) or visit any of our branches. Kindly refer to the Key Feature Document and Policy Wording at www.reliancegeneral.co.in to understand your policy better and learn more about the policy coverages, add-on covers and Policy Exclusion. This document is a statement of the specific provisions that form the Terms and Conditions of this Policy.

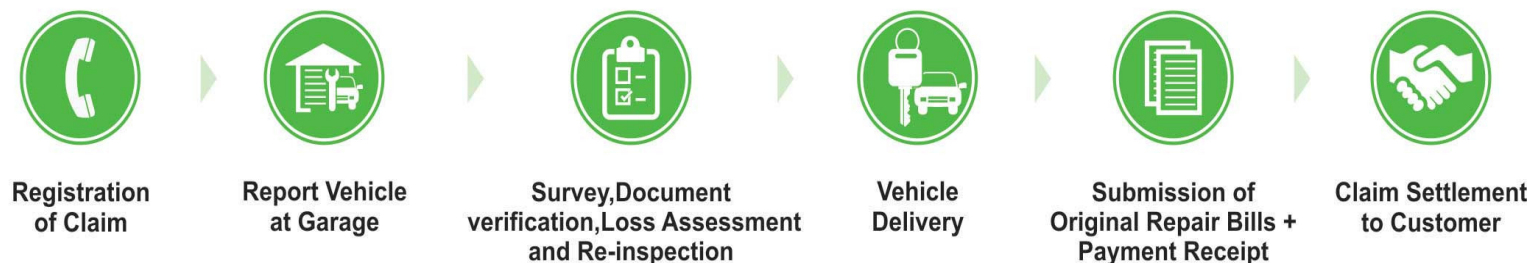
What documents do you require for making any change to your Policy

- Changes in vehicle make & model/cubic capacity/seating capacity/engine & chassis no./year of manufacture/registration no./ location/address**
Documents required: Letter for change, policy copy and registration certificate copy along with additional premium cheque, if applicable.
- Changes in electrical and non electrical accessories/CNG/LPG kit**
Documents required: Letter for addition, policy copy, invoice copy of accessories, endorsed registration certificate copy (for CNG/LPG kit) and cheque for additional premium.
- Changes in financier details (Hypothecation/Lease/Hire purchase)**
Documents required: Letter for change, policy copy, endorsed registration certificate copy and no objection certificate from financier (not mandatory for deletion, if registration certificate copy is endorsed).

How to register a Claim - Cashless



How to register a Claim - Reimbursement



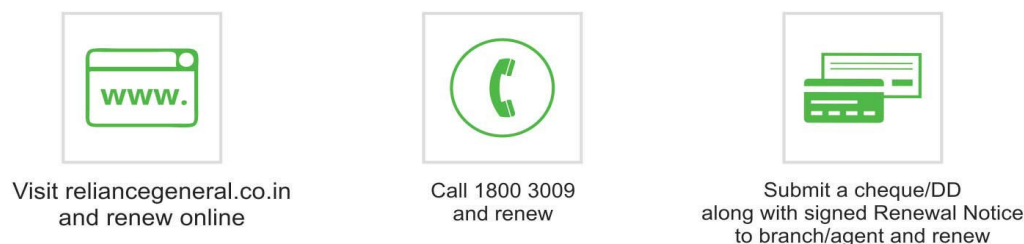
What documents do you require to register a Claim

- 1.Claim form duly filled and signed (company stamp in case of company registered vehicles)
- 2.Registration copy
- 3.Driving License of the driver at the time of loss
- 4.Policy copy
- 5.Vehicle fitness certificate
- 6.Vehicle route permit
- 7.Vehicle carriage permit
- 8.Road tax copy
- 9.Load Challan (if applicable)

Note: 1. As soon as a claim occurs, please intimate immediately at our call centre **1800 3009 (toll free)**. Delay in intimation would result in the violation of policy

How to renew your policy conveniently

Payment Modes



Internet banking

Cheque/DD

Credit/Debit Card

Proposal Form for Reliance Commercial Vehicles Package Policy (Other than Motor Trade Internal Risk Policy)

(The queries made/details stated below are the minimum requirement to be furnished by a proposer .

The insurer may seek any other information as desired for underwriting purpose.)

*(Applicable to all classes of vehicles with suitable amendments in ' Limitations as to Use ')

☐ PCV ☐ GCV ☒ MISC ☐ Trailer

For Office Use Only

Policy Number 607321823430001630

Date

Savion Reference no.

Inspection Lead No.

Intermediary Details (To be filled in BLOCK LETTERS)

Intermediary Name CSC EGOVERNANCE

Code 11CSC001

Branch Name CSC-SPV

Code 6073

Sales Manager Name Dummy Csc Spv Sm

Code D6073241

Details (To be filled in BLOCK LETTERS)

1. This proposal is for ☐ A New Policy ☐ Renewal of Policy ☐ Rollover Policy ☒ Used Policy
- 2a. Proposer's Full Name ☒ Mr. ☐ Mrs. BALCHAND SHRIRAM BONDARE
- 2b. Address Address for Communication Address where Vehicle is Normally Kept and Used
- Flat/Building/Door/Block No. At Post Khapa Tah Tumsar Dist Bhandara
- Area
- Nearest Landmark
- City
- Pin Code 441912
- State MAHARASHTRA,
- Country India
- Phone
- Blood Group
- Emergency Contact No. Mobile 9511825713
- Email 95jayeshpri@gmail.com Fax
3. Period of Insurance From 26/12/2018 To 25/12/2019
4. Monthly Income ☐ Business ☐ Profession ☐ Salary ☐ Agricultural Income ☐ Savings ☐ Others
5. Source of Funds ☐ Upto ₹20,000 ☐ ₹20,001 to ₹50,000 ☐ ₹50,001 to ₹100,000 ☐ ₹1,00,000 and above
6. UID Aadhaar No. 7. PAN

Details of the Vehicle

8. Registration Number MH36L4165
9. Date of Registration 06-Jan-2014
10. Registering Authority & Location MAHARASHTRA - Bhandara
11. Year & Month of Manufacture JAN-2014
12. Cubic Capacity 45
13. Engine Number 3RS09647
14. Chassis Number WRTF76619110052
15. Make of Vehicle SWARAJ TRACTOR
16. Type of Body/Model NA / 843
17. Seating Capacity including Driver 3
18. Gross Vehicle Weight(GVW)/Cubic Capacity(C.C.) 1830
19. Goods Type (Applicable only if GVW+7500kgs) ☐ Hazardous ☐ Non Hazardous

An ISO 9001:2008 Certified Company

IRDAI Registration No. 103. Reliance General Insurance Company Limited. Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai - 400710. Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/MOT-04/COMM-VHCL-PFNER. 1.2/270117.

20. Is the Vehicle made in India ☒ Yes ☐ No
21. Max. Licensed carrying capacity (No. of passengers)in case of Passenger carrying vehicles : 2
22. Vehicle Category ☐ Bus ☐ Taxi
 Vehicle usage type(Applicable if bus): ☐ Contract Carriage ☐ Stage Carriage ☐ Private Usage
 Vehicle usage subtype(Applicable if Contract Carriage): ☐ School Bus ☐ Employee Pickup Bus ☐ Others
23. Seating Capacity (including Driver) : 3

Details of the Vehicle Type and Use

24. Whether the Vehicle is driven by Non-conventional source of power ? ☐ Yes ☐ No If yes ☐ Bi Fuel ☐ CNG ☐ LPG

Insured declared value (IDV) of the Vehicle Chassis Body	Non-electrical Accessories fitted to the Vehicle (₹)	Electronics Accessories fitted to the Vehicle (₹)	Side Car(Two_wheeler) Trailer(Pvt.Cars) (₹)	Value of CNG / LPG Kit Bi Fuel (₹)	Total Value (₹)
300000.0	0.0	0.0	0.0	0.0	300000.00

25. Details of Driver: (a) Age of Owner Driver _____ Other _____
 (b) Does the driver suffer from defective vision or hearing or any physical infirmity if "yes" please give details ☐ Yes ☐ No

 (c) Has the driver ever been involved for causing any accident or loss if "yes" please give details as under including the pending prosecution , if any :- ☐ Yes ☐ No

26. (d) D.O.B. _____
 Add On Covers (Subject to availability and eligibility)
 (a) Easy Monthly Instalment(EMI) Protection Cover :(RGI-MO-A00-0017-V01-14-15) ☐ Yes ☐ No
 If Yes, please choose any one option ;
 Plan I -1 EMI,EMI Amount : ₹ _____ Plan II -2 EMI,EMI Amount : ₹ _____
 Plan III -3 EMI,EMI Amount : ₹ _____
 (b) Additional Towing charges ☐ Yes ☐ No
27. Is the vehicle fitted with any Anti-theft device approved by the ARAI ? ☐ Yes ☒ No
 If Yes,please attach certificate of installation in the vehicle,issued by automobile Association of India.
28. Are you a member of Automobile Association of India ? If Yes,please submit membership copy. ☐ Yes ☒ No
29. Whether the Vehicle is used for Driving Tuitions ? ☐ Yes ☒ No
30. Whether use of Vehicle is limited to Own Premises ? ☐ Yes ☒ No
31. Whether the commercial Vehicle is also for private purposes (excluding use for hire or reward) ? ☐ Yes ☒ No
32. Are you entitled to No Claim Bonus ? ☐ Yes ☒ No
 If Yes, please submit proof thereof
33. Whether the Vehicle is fitted with Fibre Glass Tank ? ☐ Yes ☒ No
34. Whether the Vehicle belongs to the Embassy/Consulate of a Foreign Country ? ☐ Yes ☐ No
 If so,is the duty element included in the IDV ?
35. Whether the Vehicle is design for the use of Blind/Handicapped/Mentally Challenged Person ? ☐ Yes ☒ No
36. Date of purchase of the Vehicle by the Proposer 06-Jan-2014
37. Whether the vehicle at the time of the purchase was ☐ New ☐ Second Hand

Risk Inclusion

38. Liability to third parties : the policy provide Third PartyProperty Damage (TPPD) of ₹1 lakh(Two Wheelers) and ₹7.5 lakhs(Others class of vehicles)
 Do you wish to restrict the above limits to statutory TPPD liability limit of ₹ 6000/- only ? ☐ Yes ☒ No
 Do you wish to cover legal liability to ?
 (a). Driver / conductor / Cleaner (No. of persons) ☐ Yes ☐ No
 (b). Other employees (No. of persons) ☐ Yes ☐ No
 (c). Non-fare paying Passenger (No. of persons) ☐ Yes ☐ No

39. Do you wish to include personal Accidents(P.A.) cover for paid drivers , cleaners , conductors? ☐ Yes ☒ No

If yes, give name and Capital Sum Insured(CSI) opted for the maximum CSI available per person is ₹ 1Lakh in case of Motorised Two-Wheelers and ₹ 2 Lakh for other classes of vehicles.

40. Personal Accident Cover for Owner Driver. Please give details of nomination

Name	Name of Nominee	Age of Nominee	Name of the Appointee (If Nominee is Minor)	Relationship	Address
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(Note : 1. Personal Accident cover for Owner driver is compulsory for sum insured of ₹ 0.0/-

2. Compulsary PA cover for owner driver cannot be granted where a vehicle is owned by a company , a partnership firm or a similar body corporate or where the owner driver does not hold an effective driving licence)

41. Do you wish to include Personal Accident cover Named Persons?

Name	CSI opted	Name of Nominee	Age of Nominee	Name of the Appointee (If Nominee is Minor)	Relationship	Address

42. Extension of Geographical Area

Whether the extension of Geographical Area to the following Countries required ?

☐ 1. Bangladesh ☐ 2. Bhutan ☐ 3. Maldives ☐ 4. Nepal ☐ 5. Pakistan ☐ 6. Sri Lanka

Details of Hire Purchase/ Hypothecation / Lease

43. Please state if the vehicle is under ☐ Hire purchase ☐ Lease Agreement ☐ Hypothecation Agreement

If so, give name and address of Concerned Parties.

44. Full Name

45. Address

Insured Declare Value (IDV) of Vehicle		Non-Electrical Accesories Fited to the Vehicle	Electronic Accesories Fited to the Vehicle	Side- Car (Two - Wheeler) Trailer (Pvt. Cars)	Value of CNG / LPG Kit Bi Fuel	Total Value
Chassis	Body	(₹)	(₹)	(₹)	(₹)	(₹)
0.0	0.0	0.0	0.0	0.0	0.0	300000.00

Note

The Insured's Declared Value (IDV) of the Vehicle will be deemed to be the 'SUM INSURED' for the purpose of this tariff and it will be fixed at the commencement of each policy period for each insured vehicle.

The IDV of the vehicle is to be fixed on the basis of manufacturers' listed selling price of the brand & model as the vehicle proposed for insurance at the commencement of insurance / renewal, and adjusted for depreciation as per policy wordings

Details of Previous Insurance

46. Full Name of Previous Insurer

47. Address

48. Policy Number

Previous policy expiry

49. Type of Cover ☒ Package Policy ☐ Liability only ☐ others (to be describe) _____

50. NO CLAIM BONUS allowed under previous policy (%) 0.0

51. Claims taken in previous policy

☐ Yes ☒ No

If yes no. of Claims _____

Claims Amount ₹ _____

52. Are you entitled to no claim bonus

☐ Yes ☒ No

If yes, please submit/ attached proof thereof

Payment Details

☐ Cheque/ DD _____ Cheque/ DD No. _____

Cheque/ DD Date _____ ☐ Cash ☐ Credit Card ☐ Others _____

Proposer's Bank Details

53. Name of the Bank Account Holder _____

54. Bank Account Number _____

55. Account: ☐ Saving ☐ Current

56. Name of the Bank

57. Branch _____

58. MICR Code (9 digit MICR code number of bank and branch appearing on cheque issued by the bank) _____

59. IFSC Code (11 digit characted code appearing on cheque leaf) _____

☐ I understand that any refund due on the premium payment / any payment / claims to be directly credited to my aforesaid Bank Account . *

* As per IRDAI, its mandatory that all payments made to the insured are only through electronic mode.

Declaration by Proposer

I/We hereby declare that the statements made by me/us in this Proposal Form are true to the best of my/our knowledge and belief and I/We hereby agree that, this declaration shall form the basis of the contract between me/us and RELIANCE General Insurance Company Limited. I/We also declare that, if any additions or alterations are carried out after the submission of this proposal form, then the same would be conveyed to the insurers immediately. I/We hereby declare that the contents of the form and documents have been fully explained to me/us and that I/We have fully understood the significance of the proposed contract. I/We agree to accept a policy subject to the condition prescribed by the company. I/We declare that the rate of NCB stated above by me/us is correct and that no claim has arisen in the expiring policy (copy of the policy enclosed). I/We further undertake that, if this declaration is found to be incorrect, all benefits under the policy in respect of section I of the policy will stand forfeited. I/We further understand and agree that RELIANCE General Insurance will seek confirmation of above stated details from my/our previous insurers. Pending receipt of necessary confirmation, I/We agree that, though coverage under the policy will be available to me/us, RELIANCE General Insurance will be liable to release the payment towards any claims under section I of the policy only after a confirmation in this regard is received. In the event this declaration is found to be incorrect, any and all coverage available under section I of the policy from the date of commencement of the policy shall stand automatically forfeited. Further, any survey arranged/ allowed by RELIANCE General Insurance of the motor vehicle, pending confirmation of the declaration from my/our previous insurers, shall be without prejudice to any of the rights and remedies available to RELIANCE General Insurance as contained herein and under the relevant laws and regulations. I/We acknowledge and agree that, Pending receipt of confirmation of the declaration from my our previous insurers, the "cash-less repair facility" provided by RELIANCE General Insurance shall stand suspended. I/We also shall endeavour to procure the renewal notice and pass on the same to RELIANCE General Insurance immediately upon the receipt of such renewal notice. Mode of Payment: Secure your payment by cheque/DD favouring Reliance General Insurance CO. Ltd. This policy shall be voidable at the option of the company in the event of misrepresentation, mis-description of non-disclosure of any material particulars by the Proposer. Any person who knowingly and with intent to defraud the Insurance Company or other persons, files a proposal to insurance containing any false information, or conceals for the purpose of misleading, information, information concerning any fact material thereto, commits a fraudulent act which will render the policy voidable at the company's sole discretion and result in a denial of insurance benefits.

This proposal form was completed by
Name _____
Date _____

Place _____
Date _____

Signature

Signature of Proposer & Company seal

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Supporting Confirmation of Agent/Broker/SM/CSO

I confirm the above signature to be of the registered owner of the vehicle proposed for insurance

Name of IRDAI Agent/ Broker ☐ Mr. ☐ Mrs. _____

Place _____

Date _____

(In case of Direct Business, Name & Signature of CSO /SM to be taken)

Signature of IRDAI Agent/ Broker